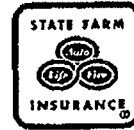


# EXHIBIT

# 4

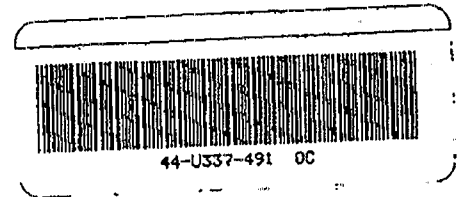
# State Farm Insurance Companies®



Greeley Operations Center  
P. O. Box 339409  
Greeley, CO 80633-9409

October 21, 2005

Ed Remund  
1365 Harvard Avenue  
Salt Lake City, Utah 84105



RE: Claim Number: 44-U337-491  
Date of Loss: June 1, 2005

Dear Mr. Remund:

Thank you for taking the time to review your claim with me today. As we discussed, Claim Representative Steve Purcell has prepared an estimate for the flood damage that is covered under your policy. The repairs referred to in the estimate would need to be done in concert with all other necessary work for the repairs to be effective. As you requested, I am not making a claim payment based on that estimate.

Unfortunately, we are unable to provide insurance coverage for the fence, retaining wall, and land that were damaged in the flood. Your Flood Policy 44-RB-0578-8 states under **IV. PROPERTY NOT COVERED:**

We do not cover any of the following property:

- 6. Land, land values, lawns, trees, shrubs, plants, growing crops or animals;
- 12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;

We have determined that "land" includes the stream bed and dirt that washed out after the wall gave way; and "retaining walls" includes the walls along the edges of the stream and which you refer to as "channeling walls." Because of the above, I regret that we are unable to make a payment for those items. If you obtain any information which you believe may affect this decision, please forward it for our review.



I have requested that a copy of your policy be sent directly to you at your home address.  
Please feel free to call us at the number listed below with any questions you may have.

Sincerely,

Betty Reed  
Phone #: 1 (800) 811-2356 Team 25330  
STATE FARM FIRE AND CASUALTY COMPANY

cc: Agent Vicki Tuua 1563-44

SFF 0141